

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF WESTERN PENNSYLVANIA  
CONCILIATION CONFERENCE MINUTES**

**Conciliation Conference:**


Debtor: JERRY A. & KATHY J. MCKINNEY  
Case Number: 19-70386-JAD Chapter: 13  
Date / Time / Room: THURSDAY, MAY 21, 2020 10:30 AM 3251 US STEEL  
Hearing Officer: CHAPTER 13 TRUSTEE

FILED  
5/22/20 4:22 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Matter:**

#23 - Confirmation of Amended Plan Dated 7/11/2019 (NFC)  
R / M #: 23 / 0

**Appearances:**

Debtor:   
Trustee: Winnecour / Pail / Katz / DeSimone  
Creditor:

L M P  
pending

**Proceedings:**

Outcome:

1. \_\_\_\_\_ Case Converted to Chapter 7
2. \_\_\_\_\_ Case Converted to Chapter 11
3. \_\_\_\_\_ Case Dismissed without Prejudice
4. \_\_\_\_\_ Case Dismissed with Prejudice
5. \_\_\_\_\_ Debtor is to inform Court within \_\_\_\_\_ days their preference to Convert or Dismiss
6. \_\_\_\_\_ The plan payment/term is increased/extended to \_\_\_\_\_, effective \_\_\_\_\_.
7. ☒ Plan/Motion continued to 8/27/20 at 10:00 Am
8. \_\_\_\_\_ An Amended Plan is to be served on all creditors and certificate of service filed by \_\_\_\_\_.  
Objections are due on or before \_\_\_\_\_.  
A hearing on the Amended Plan is set for \_\_\_\_\_ at \_\_\_\_\_.
9. \_\_\_\_\_ Contested Hearing: \_\_\_\_\_ at \_\_\_\_\_.
10. \_\_\_\_\_ Other: \_\_\_\_\_

**Certificate of Notice Page 2 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Jerry A. McKinney  
 Kathy J. McKinney  
 Debtors

Case No. 19-70386-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: msch  
 Form ID: pdf900

Page 1 of 4  
 Total Noticed: 105

Date Rcvd: May 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2020.

db/jdb  
 sp +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542  
 +Adam N. Quatrini, Quatrini Rafferty, P.C., 550 East Pittsburgh Street,  
 Greensburg, PA 15601-2663  
 sp +Quatrini Rafferty, P.C., 550 East Pittsburgh Street, Greensburg, PA 15601-2663  
 cr +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,  
 UNITED STATES 15232-1700  
 15077258 +ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401  
 15077264 +AM Std Asst., 100 Cambredige St., Suite 1600, Boston, MA 02114-2518  
 15077263 Altoona Regional, 820 Howard Ave., Altoona, PA 16601  
 15077265 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890  
 15077272 +CBCS, PO Box 2724, Columbus, OH 43216-2724  
 15077284 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348)  
 15077274 +Centre Diagnostic, P.O. Box 197, State College, PA 16804-0197  
 15077275 +Centre Emergency Med., P.O. Box 6009, Hermitage, PA 16148-1009  
 15077278 +Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305  
 15077279 +Clearfield Hospital, P.O. Box 731584, Dallas, TX 75373-1584  
 15077281 +Comcast Cable, P.O. Box 23870, Jacksonville, FL 32241-3870  
 15077282 +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172  
 15077283 Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476  
 15077288 +Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940  
 15077291 +David J. Hickton, Esq., US Postal Office & Courthouse, 700 Grant Street, Suite 4000,  
 Pittsburgh, PA 15219-1956  
 15077292 +Delta Management Associates, Inc., 100 Everatt Avenue, Suite 6, P.O. Box 9191,  
 Chelsea, MA 02150-9191  
 15099528 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 15077294 Fst Premier, 601 S. Minneapolis Ave., Sioux Falls, SD 57104  
 15077295 +Geisinger, P.O. Box 27727, Newark, NJ 07101-7727  
 15077296 +Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001  
 15077299 HSBC, P.O. Box 7114, Charlotte, NC 28272  
 15077300 +HSBC Mortgage Services Inc., 636 Grand Regency Boulevard, Brandon, FL 33510-3942  
 15077297 +Holiday Financial, 1800 Daisy Street, Ext. St., Clearfield, PA 16830-3265  
 15077298 +Home Health Ressource, P.O. Box 13150, Overland Park, KS 66282-3150  
 15077301 +ICN IPA Collection, P.O. Box 893, Washington, PA 15301-0893  
 15077304 +KML Law Group, P.C., Mellon Independence Center-Suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 15077305 +L.S. Ross Assoc., P.O. Box 6099, Jackson, MI 49204-6099  
 15077306 +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356  
 15077307 +Laurel Eye Clinic, P.O. Box 1180, Sharpsburg, GA 30277-0964  
 15077311 +M&T Bank/Lakeview, P.O. Box 840, Buffalo, NY 14240-0840  
 15077319 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 15077313 +Matt Harron, Nick Miller & Amy Buchanan, Attorneys at Law, 607 College Street, Suite 101,  
 Pittsburgh, PA 15232-1700  
 15077314 +Med East Post Opd Surgical, P.O. Box 822796, Philadelphia, PA 19182-2796  
 15077316 Meredith Manor, Waverly, WV 26184  
 15085703 +Meredith Manor, 147 Saddle Ln, Waverly, WV 26184-3254  
 15077318 Mihalkd's, One Hillside Drive, Altoona, PA 16601  
 15077320 +Mt. Nittany Medical Center, P.O. Box 536317, Pittsburgh, PA 15253-5905  
 15077321 +Mt. Nittany Physician Group, P.O. Box 6005, Hermitage, PA 16148-1005  
 15077323 +National Recovery, 2491 PaxtonSt., Harrisburg, PA 17111-1036  
 15077324 +Northland Group Inc., P.O. Box 129, Thorofare, NJ 08086-0129  
 15118162 +Penelec, c/o FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1, Ste. 1-511,  
 Holmdel, NJ 07733-1976  
 15077326 +Penelec/First Energy, P.O. Box 16001, Reading, PA 19612-6001  
 15077327 +Penn Credit, Attn: Bankruptcy, P.O. Box 988, Harrisburg, PA 17108-0988  
 15077328 +Penn Credit, 916 S. 14th St., P.O. Bo 988, Harrisburg, PA 17108-0988  
 15077329 +Penn Highlands, P.O. Box 16157, Rocky River, OH 44116-0157  
 15077330 +Penn Highlands Clfd, P.O. Box 893, Washington, PA 15301-0893  
 15077331 +Penn Highlands Dubois, P.O. Box 447, Du Bois, PA 15801-0447  
 15077334 +Quest Diagnostics Venture, LLC, P.O. Box 740717, Cincinnati, OH 45274-0717  
 15077335 R&R Radiology Consultants, P.O. Box 129, State College, PA 16803  
 15077336 +Scheer, Green & Burke, P.O. Box 1312, Toledo, OH 43603-1312  
 15077337 +Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559  
 15077340 +The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303  
 15117943 +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232-1700  
 15077341 +The HMC Group, Collection Agency, P.O. Box 16211, Rocky River, OH 44116-0211  
 15077343 +Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555  
 15077344 +Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518  
 15077347 +UPMC, P.O. Box 371472, Pittsburgh, PA 15250-7472  
 15077348 +UPMC Altoona, P.O. Box 1123, Minneapolis, MN 55440-1123

District/off: 0315-7

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Total Noticed: 105

Date Rcvd: May 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 23 2020 02:43:35  
Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 23 2020 08:21:36  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

15077260 +E-mail/Text: EBNProcessing@afni.com May 23 2020 02:41:00 AFNI, 1310 MLK Drive,  
P.O. Box 3517, Bloomington, IL 61702-3517

15077259 +E-mail/Text: katie.wilson@advanceddisposal.com May 23 2020 02:40:27 Advanced Disposal,  
6330 Route 219, Brockway, PA 15824-5016

15077261 +E-mail/Text: kristin.villneau@allianceoneinc.com May 23 2020 02:39:49 Alliance One,  
4850 Street Rd. Suite 300, Feasterville Trevose, PA 19053-6643

15077262 +E-mail/Text: ally@ebn.phinsolutions.com May 23 2020 02:39:49 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300

15077266 +E-mail/Text: EBN\_Greensburg@Receivemorermp.com May 23 2020 02:41:26  
Barks Credit & Collections, P.O. Box 329, Temple, PA 19560-0329

15077273 +E-mail/Text: bankruptcy\_notifications@ccsusa.com May 23 2020 02:41:21  
CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679

15077268 +E-mail/Text: bankruptcy@cavps.com May 23 2020 02:41:07 Calvary Portfolio Services,  
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2322

15077270 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2020 02:43:34 Capital One,  
P.O. Box 30285, Salt Lake City, UT 84130-0285

15077269 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2020 02:43:04 Capital One,  
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

15099544 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 23 2020 02:43:05  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083

15080683 +E-mail/Text: bankruptcy@cavps.com May 23 2020 02:41:07 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

15077280 +E-mail/Text: bankruptcy@firstenergycorp.com May 23 2020 02:40:57 Collection Service Center,  
839 5th Avenue, New Kensington, PA 15068-6303

15077285 +E-mail/Text: ebnotifications@creditacceptance.com May 23 2020 02:40:19  
Credit Acceptance Corporation, 25505 W. 12 Mile Rd., Suite 3000, Southfield, MI 48034-8331

15077286 +E-mail/Text: csdlclientservices@cboflanc.com May 23 2020 02:41:11  
Credit Bureau of Lancaster County, Inc., P.O. Box 1271, Lancaster, PA 17608-1271

15077287 +E-mail/Text: bankruptcy\_notifications@ccsusa.com May 23 2020 02:41:21  
Credit Collections Services, Two Wells Avenue,, Newton Center, MA 02459-3246

15077290 +E-mail/Text: bdsupport@creditmanagementcompany.com May 23 2020 02:41:09  
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

15077289 +E-mail/Text: bdsupport@creditmanagementcompany.com May 23 2020 02:41:09  
Credit Management Company, 2121 Noblestown Road, Attn: Bankruptcy Dept.,  
Pittsburgh, PA 15205-3956

15077293 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 23 2020 02:43:07 Exeter Finance Corp.,  
P.O. Box 166008, Irving, TX 75016-6008

15087043 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 23 2020 02:43:36 Exeter Finance LLC,  
P.O. Box 167399, Irving, TX 75016-7399

15077303 +E-mail/Text: sbse.cio.bnc.mail@irs.gov May 23 2020 02:40:29 Internal Revenue Service,  
Attn: Sandra Bence, 1000 Liberty Avenue, Stop 711B, Pittsburgh, PA 15222-4107

15077276 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 23 2020 02:42:36 Chase Card,  
Attn: Correspondence, P.O. Box 15298, Wilmington, DE 19850

15077277 E-mail/PDF: ais.chase.ebn@americaninfosource.com May 23 2020 02:43:32 Chase Mortgage,  
P.O. Box 24696, Columbus, OH 43224

15077309 +E-mail/Text: ebn@ltdfin.com May 23 2020 02:40:32 LTD Financial Services,  
7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134

15077310 +E-mail/PDF: resurgentbknofications@resurgent.com May 23 2020 02:42:44 LVNV Funding LLC,  
P.O. Box 10497, Greenville, SC 29603-0497

15116944 E-mail/PDF: resurgentbknofications@resurgent.com May 23 2020 02:42:44 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

15117945 E-mail/Text: camanagement@mtb.com May 23 2020 02:40:33 Lakeview Loan Servicing, LLC,  
c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

15077308 +E-mail/PDF: gecsedirecoverycorp.com May 23 2020 02:42:59 Lowes, P.O. Box 530914,  
Atlanta, GA 30353-0914

15077315 +E-mail/Text: rcpsbankruptcynotices@parallon.com May 23 2020 02:41:23 Mediacredit Inc.,  
P.O. Box 1629, Maryland Heights, MO 63043-0629

15077317 +E-mail/Text: bankruptcydpt@mcmcg.com May 23 2020 02:40:52 Midland Funding,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255

15077322 +E-mail/Text: bankruptcy@ncaks.com May 23 2020 02:40:19 National Credit Adjusters,  
P.O. Box 3023, Hutchinson, KS 67504-3023

15077332 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 23 2020 08:21:36  
Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541

15077333 +E-mail/Text: bnc-quantum@quantum3group.com May 23 2020 02:40:39  
Quantum3 Group LLC as agent for, Cascade Capital LLC Series C, P.O. Box 788,  
Kirkland, WA 98083-0788

15077338 +E-mail/Text: bankruptcy@sw-credit.com May 23 2020 02:40:54 Southwest Credit Systems,  
4120 International Parkway ste 1100, Carrollton, TX 75007-1958

15077339 +E-mail/PDF: cbp@onemainfinancial.com May 23 2020 02:42:27 Springleaf, P.O. Box 64,  
Evansville, IN 47701-0064

District/off: 0315-7

User: msch  
Form ID: pdf900

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Total Noticed: 105

Date Rcvd: May 22, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15079213 +E-mail/PDF: gecsed@recoverycorp.com May 23 2020 02:42:32 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
15077342 +E-mail/Text: bankruptcydepartment@tsico.com May 23 2020 02:41:15 Transworld Sysms,  
P.O. Box 15273, Wilmington, DE 19850-5273  
15077346 +E-mail/Text: skorman@uoc.com May 23 2020 02:41:21 UOC, 101 Regent Court,  
State College, PA 16801-7965  
15077345 +E-mail/Text: bnc@alltran.com May 23 2020 02:40:22 United Recovery Systems,  
P.O. Box 722929, Houston, TX 77272-2929  
15110575 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 23 2020 02:42:45 Verizon,  
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457  
15077349 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 23 2020 02:39:44  
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Technology Dr., Ste 500,  
Saint Charles, MO 63304-2225  
15146031 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 23 2020 02:43:35  
Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901

TOTAL: 43

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
cr\* +Wollemi Acquisitions, LLC c/o AIS Portfolio Servic, 4515 N Santa Fe Ave. Dept. APS,  
Oklahoma City, OK 73118-7901  
15077312\* ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Mabt/contfin, P.O. Box 8099, Newark, DE 19714)  
15120730\* +Holiday Financial, 1800 Daisy Street, Ext., St. Clearfield, PA 16830-3265  
15077302\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Centralized Insolvency Operations,  
P.O. Box 21126, Philadelphia, PA 19114-0326)  
15085704\* +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
15117263\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
15077267 ##+Beneficial, P.O. Box 1231, Brandon, FL 33509-1231  
15077271 ##+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916  
15077325 ##+PA Collection, P.O. Box 893, Washington, PA 15301-0893

TOTALS: 1, \* 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 24, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 22, 2020 at the address(es) listed below:

David Z. Valencik on behalf of Debtor Jerry A. McKinney dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
David Z. Valencik on behalf of Joint Debtor Kathy J. McKinney dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-  
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com  
Mark B. Peduto on behalf of Debtor Jerry A. McKinney mpeduto@c-vlaw.com,  
jadam@c-vlaw.com; ssimmons@c-vlaw.com; kmosur@c-law.com; apratt@c-vaw.com

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Page 4 of 4  
Total Noticed: 105

Date Rcvd: May 22, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Mark B. Peduto on behalf of Joint Debtor Kathy J. McKinney mpeduto@c-vlaw.com,  
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-law.com;apratt@c-vaw.com  
Matthew M. Herron on behalf of Creditor The Debt Doctors, LLC mmh@thedebedtctors.com,  
hgs@thedebedtctors.com;alb@thedebedtctors.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8